COMBINED DECLARATION AND POWER OF ATTORNEY FOR JOINT INVENTORS

 As below named joint inventors, we hereby declare that our addresses and citizenship are as stated below next to our names. We believe we are the original and first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled;

"CARD TRANSACTION SETTLEMENT METHOD IN POINT-OF-SALES SYSTEMS"

	the specific	the specification of which:							
	[X] is at	tached or							
	[] was	filed on	as Serial No.						
2.	We hereby state that we have reviewed and understand the contents of the above-identified specification including the claims, as amended by any amendment specifically referred to above.								
3.	We acknowledge the duty to disclose information which is material to patentability as defined in 37 C.F.R. 1.56.								
4.	§365(b) internati America inventor than the	We hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) or §365(b) of any foreign application(s) for patent or inventor's certificate or §365(a) of any PCT international application(s) designating at least one country other than the United States of America listed below and have also identified below any foreign application(s) for patent or inventor's certificate or any PCT international application(s) designating at least one country other than the United States of America filed by us on the same subject matter having a filing date before that of the application(s) of which priority is claimed:							
	Country	Application Serial No.	Date of Filing (day, ma., yr.)	Priority Claimed under 35 U.S.C.					
	Republic of Kares	98-14406	April 22, 1998	[X] Yes	[]No	7			
				[]Yes	[]No				
-				[]Yes	[]No				

5. [X] We hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s), § 365(c) of any PCT international application designating the United States of America, and § 119(e) of any United States provisional application(s) that is/are listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in that/those prior application(s) in the manner provided by the first paragraph of Title 35, United States Code, § 112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56 which became available between the filing date of the prior application(s) and the filing date of this application:

Application Serial No.	Filing Date	Status
09/121,526	July 23, 1998	Pending

6. We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

As named inventors, we hereby appoint the practitioners at Customer Number 27267:





to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

- Please send all correspondence to the above-mentioned Customer Number.
- 9. [X]As named inventors, we hereby appoint the attorneys listed in paragraph 7 as our domestic representatives for the invention identified in paragraph 1 with full power of substitution and revocation, to transact all business in the U.S. Patent and Trademark Office and in the U.S. courts in connection therewith. They also designated as domestic representative on whom process or notice of proceedings affecting the application or patents issuing therefrom may be served.
- 10. [X]We hereby authorize the U.S. attorneys named in paragraph 7 to accept and follow instruction from Ji-Wu International Patent & Law Firm as to any actions to be taken in the U.S. Patent and Trademark Office regarding this application without direct communication between the U.S. attorneys and us. In the event of a change in the persons from whom instructions may be taken, we will notify the U.S. attorneys.
- 11. Inventor Information:

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Inventor's Signature: Domy Ln						
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Inventor's Signature: KAAA Assert						
Date: July 2.3, 200	Citizenship: Republic of Korea (KR)					
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This is the end of the listing of inventors.

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